



**AUSTROBANK OVERSEAS (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2004		2005			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
<b>INGRESO POR INTERESES</b>	1,848,151.94	612,474.37	1,541,729.89	2,500,272.02	3,239,867.55	
Préstamos	1,757,483.92	596,842.67	1,505,795.99	2,282,033.44	2,977,561.34	
Depósitos	90,668.02	15,631.70	35,933.90	218,238.58	262,306.21	
Inversiones	0.00	0.00	0.00	0.00	0.00	
Arrendamientos	0.00	0.00	0.00	0.00	0.00	
Otros	0.00	0.00	0.00	0.00	0.00	
<b>EGRESOS DE OPERACIONES</b>	1,353,268.18	451,119.68	998,575.29	1,765,907.02	2,637,536.46	
Intereses Pagados	1,321,774.87	437,192.62	969,047.71	1,715,287.98	2,420,320.62	
Comisiones	31,493.31	13,927.06	29,527.58	50,619.04	217,215.84	
<b>INGRESO NETO DE INTERESES</b>	494,883.76	161,354.69	543,154.60	734,365.00	602,331.09	
<b>OTROS INGRESOS</b>	1,280,734.23	286,576.70	638,127.39	952,172.28	1,062,297.83	
Comisiones	868,230.82	282,830.95	471,687.60	697,307.86	795,752.63	
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00	
Dividendos	0.00	0.00	0.00	0.00	0.00	
Otros Ingresos	412,503.41	3,745.75	166,439.79	254,864.42	266,545.20	
<b>INGRESOS DE OPERACIONES</b>	1,775,617.99	447,931.39	1,181,281.99	1,686,537.28	1,664,628.92	
<b>EGRESOS GENERALES</b>	1,118,263.37	223,214.51	468,319.81	725,654.33	1,025,116.23	
Gastos Administrativos	438,694.24	82,278.07	186,348.27	307,657.64	424,084.07	
Gastos Generales	47,894.43	14,529.25	36,021.73	64,754.11	87,150.86	
G. de Depreciación	9,941.27	3,637.02	6,416.89	9,516.25	16,593.00	
Otros Gastos	621,733.43	122,770.17	239,532.92	343,726.33	497,288.30	
<b>UTILIDADES ANTES DE PROVISIONES</b>	657,354.62	224,716.88	712,962.18	960,882.95	639,512.69	
<b>CUENTAS MALAS</b>	84,234.02	0.00	0.00	0.00	0.00	



Fecha: 9 de Noviembre de 2006

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**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	573,120.60	224,716.88	712,962.18	960,882.95	639,512.69